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TO : Ex. Susanna M. Diaz

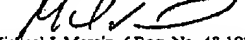
FROM : Michael J. Marcin, Esq.

DATE : April 26, 2004

SUBJECT : U.S. Patent Applications
Serial No. 09/680,923
A System and Method for Managing Risk and Opportunity
Our Ref No.: 40108/00101

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By: 
Michael J. Marcin, (Reg. No. 48,198)

Date: April 26, 2004

NUMBER OF PAGES INCLUDING COVER : 16

MESSAGE:

Dear Examiner Diaz:

Attached hereto is a Transmittal and an Amendment for filing by facsimile in the above-identified application

If you have any questions, please do not hesitate to contact me at 212-619-6000 ext. 204.

Sincerely,

Michael J. Marcin

IF ANY PAGES WERE NOT RECEIVED OR ARE ILLEGIBLE, PLEASE CALL (212) 619-6000 AS SOON AS POSSIBLE

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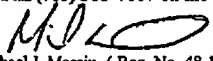
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Steven BECHHOFFER et al.
Serial No. : 09/680,923
Filing Date : October 6, 2000
For : SYSTEM AND METHOD FOR MANAGING RISK AND
OPPORTUNITY
Group Art Unit: : 3623
Examiner : Susanna M. Diaz

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By:  Date: April 26, 2004
Michael J. Marcini, (Reg. No. 48,198)

AMENDMENT TRANSMITTAL

S I R:

In response to the Office Action mailed December 30, 2003, please find an Amendment for filing in the above-identified application.

The Commissioner is hereby authorized to charge the one-month extension fee in the amount of \$110.00 to the Deposit Account of Fay Kaplun & Marcini, LLP No. 50-1492. A copy of this paper is enclosed for that purpose. If any further fees are required, please use the deposit account.

Respectfully submitted,

Dated: April 26, 2004


Michael J. Marcini, Reg. No. 48,198

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